

REMARKS

Applicant hereby replies to the Office Action mailed on October 19, 2004, within the three-month period for reply. Claims 1-34 remain pending in the application, amended as indicated above. In the Office Action, the United States Patent and Trademark Office (Office) rejected claims 1-9, 11-13, 15-21, 23-31, and 33-34 under 35 U.S.C. 103(a) as being unpatentable over the information available from the website of InsureMarket in view of Hele. The Office rejected the remaining claims 10, 14, 22, and 32 under 35 U.S.C. 103(a) as being unpatentable over the information available from these same references and further in view of Chapman.

In the interest of expediting allowance of the claims, Applicants' counsel contacted Examiner Alexander Kalinowski, and a telephone interview was held between Examiner Kalinowski and the undersigned on November 9, 2004, at 1:00 EDT. Without consenting to these rejections, Applicants' counsel offered to add to each of the independent claims the language previously found in claim 10: "the insurance providing coverage in a country other than the one in which the customer resides". Applicants' counsel presented to Examiner Kalinowski that the cited references do not teach or suggest this limitation. On page 8 in the Office Action, the Office had suggested that Chapman taught this limitation at paragraph 0021. However, Applicants' counsel pointed out that Chapman describes a system for generating insurance certificates for expiring automobile insurance policies (abstract). Although paragraph 0021 of Chapman states that insurance certificates may comply with foreign or international law, Chapman does not teach or suggest the distribution of insurance providing coverage in a country other than the one in which the customer resides. In the telephone interview on November 9, 2004, Examiner Kalinowski agreed that the cited references do not teach the proposed additional limitation, and that the independent claims would appear to be allowable over the prior art of record if that limitation were added.


In accordance with the agreement made in the telephone interview, Applicants have amended independent claims 1, 15, 23, and 26 to include the limitation of "the insurance (policy) providing coverage in a country other than the one in which the customer resides". This limitation was found in the originally-submitted claims 10 and

22, so it is not new matter. In addition, since this limitation was found in the previous claims, no further searching is required. Since this limitation was moved into the independent claims, Applicants have amended dependent claims 10 and 22 to delete this limitation, and have replaced it with a limitation that the insurance provide coverage in Mexico. This limitation is not new matter because it was disclosed in paragraph 0046 of the originally filed patent application. Applicants have also amended claim 11 to correct an obvious typographical error in the previous amendment.

Without consenting to the other grounds for rejection expressed in the Office Action, Applicants submit that the other grounds for rejection are now moot in light of the above claim amendments. In view of the foregoing, Applicants respectfully submit that the pending claims are allowable over the prior art of record. Accordingly, Applicants respectfully request allowance of all pending claims. Should the Examiner wish to discuss any of the above in greater detail or deem that further amendments should be made to improve the form of the claims, the Examiner is invited to telephone the undersigned.

Respectfully submitted,

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